

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
401 Market Street  
Camden, NJ 08102

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Case No.: 18-19439-ABA  
Chapter: 13  
Judge: Andrew B. Altenburg Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Sheila A Dizenzo  
fka Sheila Roach  
3520 Coles Mill Road  
Franklinville, NJ 08322

Social Security No.:  
xxx-xx-6061

Employer's Tax I.D. No.:

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**NOTICE OF ORDER DISMISSING CASE**

NOTICE IS HEREBY GIVEN that an Order Dismissing the above captioned Case was entered on 11/2/22.

Any discharge which was granted in this case is vacated. All outstanding fees to the Court incurred by the dismissed debtor(s) are due and owing and must be paid within seven (7) days from the date of this Order.

This dismissal may mean that the debtor is ineligible to file another bankruptcy petition for 180 days under 11 U.S.C. § 109(g).

Dated: November 2, 2022  
JAN: har

Jeanne Naughton  
Clerk

In re:  
Sheila A Dizenzo  
Debtor

Case No. 18-19439-ABA  
Chapter 13

District/off: 0312-1  
Date Rcvd: Nov 02, 2022

User: admin  
Form ID: 148

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Total Noticed: 40

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 04, 2022:**

Recip ID	Recipient Name and Address
db	+ Sheila A Dizenzo, 3520 Coles Mill Road, Franklinville, NJ 08322-2403
aty	+ Corey Szalai, Law Offices of Damian Waldman, 10333 Seminole Blvd, Units 1 and 2 (Semi, Seminole, FL 33778-4210
cr	+ SN Servicing Corporation as servicer for U.S. Bank, Friedman Vartolo LLP, 1325 Franklin Avenue - Suite 160, Garden City, NY 11530-1631
cr	+ SN Servicing Corporation as servicer for U.S. Bank, Friedman Vartolo, LLP, 1325 Franklin Ave., Ste 160, Garden City, NY 11530-1631
cr	+ Santander Consumer USA, Inc., successor in interest, P.O. Box 961275, Ft. Worth, TX 76161-0275
cr	+ U.S. Bank Trust National Association, as Trustee o, Friedman Vartolo, LLP, 1325 Franklin Avenue, Suite 160, Garden City, NY 11530-1631
cr	+ Wilmington Savings Fund Society FSB d/b/a Christia, c/o Waldman & Kaplan PA, 174 Nassau Street, Ste 313, Princeton, NJ 08542-7005
517520964	++ ALANTIC CITY ELECTRIC, BANKRUPTCY DEPARTMENT MAIL STOP 84CP42, 5 COLLINS DRIVE SUITE 2133, CARNEYS POINT NJ 08069-3600 address filed with court:, Atlantic City Electric, Corporate Office, PO Box 231, Wilmington, DE 19899-0231
517520970	+ Franklin Twp. Tax Collector, 1571 Delsea Drive, Franklinville, NJ 08322-2391
517520972	+ Hayt Hayt & Landau, 2 Industrial Way West, PO Box 500, Eatontown, NJ 07724-0500
517520977	+ Penn Credit Corporation, 916 S 14th St, Harrisburg, PA 17104-3425
517520979	+ Rickart Collection Systems Inc., 575 Milltown Road, PO Box 7242, North Brunswick, NJ 08902-7242
517520980	+ Robert Stein, 3520 Coles Mill Road, Franklinville, NJ 08322-2403
518753761	SantanderConsumerUSA Inc, successorin interest, toGateway,OneLending&Finance,, LLC(Gateway), P.O. Box 560284 Dallas, TX 75356
518753762	SantanderConsumerUSA Inc, successorin interest, toGateway,OneLending&Finance,, LLC(Gateway), P.O. Box 560284 Dallas, TX 75356
517520982	SantanderConsumerUSA Inc
518939520	South Jersey Gas Co., PO Box 6091, Bellmawr, NJ 08099-6091
517606686	+ Trystone Capital Assets, LLC, 1608 Route 88, Suite 330, PO Box 1030, Brick, NJ 08723-0090
	+ Wilmington Savings Fund Society, FSB, AMIP Management, LLC, 3020 Old Ranch Parkway, Suite 180, Seal Beach, CA 90740-2799

TOTAL: 18

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 02 2022 20:40:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Nov 02 2022 20:40:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517535225	Email/Text: bankruptcy@pepcoholdings.com	Nov 02 2022 20:40:00	Atlantic City Electric Company, Pepco Holdings, Inc., Bankruptcy Division, Mail Stop 84CP42, 5 Collins Drive, Suite 2133, Carneys Point, NJ 08069-3600
517520965	Email/Text: bkmailbayview@bayviewloanservicing.com	Nov 02 2022 20:40:00	Bayview Loan Servicing, LLC, 62516 Collection Center Drive, Chicago, IL 60693-0625
517532361	Email/Text: ebnnotifications@creditacceptance.com	Nov 02 2022 20:39:00	CREDIT ACCEPTANCE, 25505 WEST 12 MILE ROAD, SOUTHFIELD , MI 48034

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517520966	+ EDI: CAPITALONE.COM	Nov 03 2022 00:38:00	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
517594817	EDI: CAPITALONE.COM	Nov 03 2022 00:38:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
517520967	+ EDI: CAPITALONE.COM	Nov 03 2022 00:38:00	Capital One Bank USA NA, PO Box 30281, Salt Lake City, UT 84130-0281
517606415	Email/PDF: bncnotices@becket-lee.com	Nov 02 2022 20:45:18	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517520968	+ Email/Text: bankruptcy@cavps.com	Nov 02 2022 20:40:00	Cavalry Portfolio Service, 500 Summit Lake Drive, Valhalla, NY 10595-2321
517523489	+ Email/Text: bankruptcy@cavps.com	Nov 02 2022 20:40:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
517520969	Email/Text: ebnnotifications@creditacceptance.com	Nov 02 2022 20:39:00	Credit Acceptance Corp, PO Box 551888, Detroit, MI 48255-1888
517520974	+ Email/Text: PBNCNotifications@perituservices.com	Nov 02 2022 20:39:00	Kohls Department Store, PO Box 3115, Milwaukee, WI 53201-3115
517520976	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 02 2022 20:40:00	Midland Funding, LLC, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2710
517520978	EDI: PRA.COM	Nov 03 2022 00:38:00	Portfolio Recovery Associates, LLC, 120 Corporate Blvd, Norfolk, VA 23502
517639344	EDI: PRA.COM	Nov 03 2022 00:38:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
519261792	+ Email/Text: enotifications@santanderconsumerusa.com	Nov 02 2022 20:40:00	Santander Consumer USA, Inc, as servicing agent for TCF Auto, Receivables Owner Trust 2015-DP1, P.O. Box 560284, Dallas, TX 75356-0284
517520983	EDI: RMSC.COM	Nov 03 2022 00:38:00	SyncB/Sams, PO Box 965005, Orlando, FL 32896-5005
517522008	+ EDI: RMSC.COM	Nov 03 2022 00:38:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519301663	^ MEBN	Nov 02 2022 20:35:02	U.S. Bank Trust National Association, c/o SN Servicing Corporation, 323 Fifth Street, Eureka, CA 95501, U.S. Bank Trust National Association, c/o SN Servicing Corporation 95501-0305
519301662	^ MEBN	Nov 02 2022 20:35:02	U.S. Bank Trust National Association, c/o SN Servicing Corporation, 323 Fifth Street, Eureka, CA 95501-0305
517520984	+ EDI: BLUESTEM	Nov 03 2022 00:38:00	Webbank/Fingerhut, 6250 Ridgewood Rd, Saint Cloud, MN 56303-0820

TOTAL: 22

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*P++	CREDIT ACCEPTANCE CORPORATION, 25505 WEST 12 MILE ROAD, SOUTHFIELD MI 48034-8316, address filed with court:, Credit Acceptance Corporation, 25505 West 12 Mile Road, Southfield, MI 48034
cr	*+	Trystone Capital Assets LLC, 1608 Route 88, Suite 330, PO Box 1030, Brick, NJ 08723-0090
517606724	*+	Wilmington Savings Fund Society, FSB, AMIP Management, LLC, 3020 Old Ranch Parkway, Suite 180, Seal Beach, CA 90740-2799
517520971	##+	Gateway One Lending, 3818 E Coronado St, Ste 100, Anaheim, CA 92807-1620
517634724	##+	Gateway One Lending & Finance, LLC, 160 N Riverview Drive, Ste 100, Anaheim, CA 92808-2293
517520973	##+	KML Law Group, PC, 216 Haddon Avenue, Suite 406, Westmont, NJ 08108-2812

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517520975      ##+      Metabank, 4900 S. Western Ave, Sioux Falls, SD 57108-2747

517520981      ##      RowanSOM, Faculty Practice Plan, PO box 635, Bellmawr, NJ 08099-0635

TOTAL: 0 Undeliverable, 3 Duplicate, 5 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 04, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 2, 2022 at the address(es) listed below:

Name	Email Address
Anthony L. Velasquez	on behalf of Creditor Trystone Capital Assets LLC avelasquez@tryko.com
Denise E. Carlon	on behalf of Creditor Bayview Loan Servicing et al. dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Farha Ahmed	on behalf of Creditor Wilmington Savings Fund Society FSB d/b/a Christiana Trust as Owner Trustee of the Residential Credit Opportunities Trust V farha@dwaldmanlaw.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
John R. Morton, Jr.	on behalf of Creditor Santander Consumer USA Inc., successor in interest to Gateway One Lending & Finance, LLC. ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
John R. Morton, Jr.	on behalf of Creditor Credit Acceptance Corporation ecfmail@mortoncraig.com mortoncraigecf@gmail.com
Jonathan C. Schwabl	on behalf of Creditor SN Servicing Corporation as servicer for U.S. Bank Trust National Association as Trustee of BKPL-EG Basket Trust bankruptcy@friedmanvartolo.com jschwalb@ecf.courtdrive.com
Jonathan C. Schwabl	on behalf of Creditor SN Servicing Corporation as servicer for U.S. Bank Trust National Association as Trustee of BKPL-EG Series N Trust bankruptcy@friedmanvartolo.com, jschwalb@ecf.courtdrive.com
Jonathan C. Schwabl	on behalf of Creditor U.S. Bank Trust National Association as Trustee of BKPL-EG Series N Trust bankruptcy@friedmanvartolo.com, jschwalb@ecf.courtdrive.com
Keri P. Ebeck	on behalf of Creditor Gateway One Lending & Finance LLC. KEBECK@BERNSTEINLAW.COM, jbluemle@bernsteinlaw.com
Laura J. Neville	on behalf of Creditor Wilmington Savings Fund Society FSB d/b/a Christiana Trust as Owner Trustee of the Residential Credit Opportunities Trust V nevilleesq@gmail.com
Richard S. Hoffman, Jr.	on behalf of Debtor Sheila A Dizenzo rshoffman@hoffmandimuzio.com jvillone@hoffmandimuzio.com;hoffmanrr81909@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

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